



HEALTH MATTERS

A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN



October 31 Balance	\$788,089		Dec 31, 2009 Balance	\$482,534
Total Revenues	\$752,349		Jan - Nov Revenues	\$8,819,296
Employer Premiums	652,708		Jan - Nov Expenses	\$8,887,060
Employee Premiums	90,945		Nov 30, 2010 Balance	\$414,770
Other Revenues	8,696			
Total Expenses	\$1,125,668		YTD Gain/(Loss)	(\$67,764)
Week 1 Claims	205,405			
Week 2 Claims	130,804			
Week 3 Claims	229,757			
Week 4 Claims	121,426			
Week 5 Claims	219,802			
Rx Claims	136,913			
Fixed Costs—Premiums	63,282			
Fixed Costs--Fees	18,278			
Monthly Gain/(Loss)	(\$373,319)			
November 30 Balance	\$414,770			

Tough Month, Tough Trend

November was a tough month—plan expenses exceeded revenues by more than \$373,000. For only the second time in the history of the plan, monthly expenditures (\$1,125,668) exceeded \$1 million (March 2009 expenses came to \$1,064,127). Although November may be an exception, the upward trend is real. In 2005, average monthly expenses were \$369,529. In 2010, expenses are averaging \$827,701, a 124% increase over five years. During this period, average monthly claims increased 135% while fixed costs increased "only" 57%.

Wellness Screening

Exactly one-half of City and Parks department employees (301 of 602) participated in wellness screening and health risk assessment. Congratulations to the Department of Community Services for having the highest rate of participation (91%). We consider anything over 50% to be exceptional.

Department of Community Services	91%	Engineering Department	55%
Parks Department	75%	City Court	50%
Mayor's Office	67%	Police Department	48%
Utilities/Sewer	67%	Department of Law	40%
Department of Administration	65%	Fire Department	35%
Utilities/Water	57%	Communications Department	11%
Street Department	56%	Clerk-Treasurer's Office	0%

Of these employees, 239 completed the final step of the screening process, a telephone consultation with a health coach. These individuals will be eligible for a discount of their first quarter premiums. Each has also received a pedometer and become eligible for other activities, contests and prizes in 2011. Further instructions for 2011 will be distributed this week.

Home, Safe Home

By Carina Storrs for health.com (www.health.com/health/gallery/0,,20364937,00.html)

Ah yes, home. The place where you can chill out, relax, unwind—you name it. But your home can be more hazardous than you think. Nearly eight million people are injured in falls every year, either in or outside the home, according to the Centers for Disease Control and Prevention (CDC).

An injury-producing fall can happen at any age—falls are the leading cause of nonfatal injuries in people ages 25 to 54. By making a few smart changes, you can ensure your home is the relaxing, comfy, and safe abode it should be.

1. **Spot your pets:** Sure they're cute, and you love them. But your dog or cat may be one of the bigger household hazards when it comes to falls.

Pets are responsible for more than 86,000 fall-related injuries each year, according to the CDC. Pet-related falls are more common in women, people under 15, and people ages 35 to 54.

But that doesn't mean you have to lead a pet-free existence. Obedience training for your pooch can help. (Dogs are more likely to cause a fall than cats.)

Also watch for pet dishes and toys, which are tripping hazards.

2. **Find your inner balance:** Anyone can trip, but if you're steady on your feet you may be much less likely to injure yourself.

It can help to have an exercise routine that improves your balance and leg strength. The most important aspect of the routine is that you do it standing up, says Judy Stevens, MD, an epidemiologist at the CDC's National Center for Injury Prevention and Control.

For example, try activities like tai chi to improve balance and strengthen your legs.

3. **Read the Rx label:** The more medicines you take, the greater the chance that some of them might have side effects or combine in a way that makes you feel dizzy or off-kilter.

The risk goes up if the drugs affect your mind, such as sleeping pills, antidepressants, and anti-psychotics. But even drugs that you'd never suspect—such as prescription inflammation-fighting corticosteroids—can cause dizziness.

"It's really important for people to check with their pharmacist or primary care physician to make sure that the dose is right and that there are no potential interactions," Dr. Stevens says.

4. **Shed some light:** Sure it's nice to cut your energy bill by dimming or turning off some lights, but don't take it so far that your home is a hazard.

Use bright bulbs when and where you need them. You can still save electricity by selecting compact fluorescent light bulbs, which are more energy efficient and last longer than conventional incandescent lights.

The most important spots to provide adequate lighting include at the top and bottom of stairs and entryways. Make sure you don't have to walk across a dark room to turn on a lamp.

5. **Get a helping hand:** No matter how lithe you feel, an extra rail or grab bar and non-slip rubber mat both inside and outside your shower are good ideas. Only one misplaced step on wet, traction-free tiles can result in a wipeout.

Make sure the handrails and grab bars can support your weight if you do lean on them. To ensure that they're securely installed, it's not a bad idea to pay an expert.

When you're climbing the stairs, keep one hand on the railing, even if you don't feel like you really need it. Another good idea? Have a second railing installed on the other side of the stairs for a double handgrip.

6. **Check your eyes:** You can turn on every light in the house, but if your eyeglass prescription is outdated, it's a recipe for disaster.

Make sure your eye prescription is current and don't take off your glasses or remove your contacts as soon as you hit the front door.

Another common risk is to walk around the house in progressives—the type of glasses that magnify close vision for reading by having a slightly different Rx at the bottom of the lens. This type of lens can make it harder for you to notice contrast and depth, particularly when you're climbing stairs.

7. **Roll up the rugs:** You might think rugs are safe because they offer some cushion if you fall, but statistics suggest they're more likely to cause falls.

Getting rid of rugs, especially small throw rugs that can easily bunch up, can help avoid tripping hazards.

At the very least, put double-sided tape under smaller rugs to keep them from sliding.

8. **Wear slippers:** Socks and hardwood floors are a great combination for a fun slip-and-slide, but that lack of traction is exactly what you don't want.

Going barefoot gives you a bit more resistance, but you could still cut your foot or stub a toe, which could trigger a fall.

The best option is to slide your tootsies into comfy slippers or shoes that have a rubber or other type of ground-gripping sole.

9. Clear the clutter: You don't have to be a chronic hoarder to have too much stuff in your home.

Many home hazards—from cutting your foot on a child's toy to tripping on a throw rug—can be eliminated by breaking free from clutter.

Do you really need that table busting at the seams with odds and ends?

Storing items that you don't use regularly will leave more room to keep the bare essentials at arm's length.

10. Watch your drinking: Although a glass of wine may be part of your end-of-day relaxation routine, keep in mind that excess alcohol intake can increase your risk of a fall.

Long-term excessive alcohol intake can cause peripheral neuropathy, a type of nerve damage that causes tingling and numbness in the fingers and feet—which can also increase the risk of stumbling or losing your footing.

Mixing alcohol with some types of drugs—such as benzodiazepines—is a well-known risk factor for injury-causing falls.

Please review these tips and take the steps necessary to make your home and family safer and healthier in 2011.

Happy New Year